

Information to identify the case:

Debtor 1	<u>Donald J. Kuntz</u>	Social Security number or ITIN	xxx-xx-0040
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Holly L. Kuntz</u>	Social Security number or ITIN	xxx-xx-3981
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21860-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald J. Kuntz

Holly L. Kuntz

11/19/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Donald J. Kuntz
 Holly L. Kuntz
 Debtors

Case No. 17-21860-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Nov 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2018.

db #+Donald J. Kuntz, 902 Muldowney Ave., Pittsburgh, PA 15207-2062
 jdb +Holly L. Kuntz, 902 Muldowney Ave., Pittsburgh, PA 15207-2062
 tr +Ronda J. Winnecour, Chapter 13 Trustee, Suite 3250, USX Tower, 600 Grant Street,
 Pittsburgh, PA 15219-2719
 cr +City and School District of Pittsburgh, Goehring, Rutter, and Boehm,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,
 UNITED STATES 15219-6101
 cr +Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,
 UNITED STATES 15219-6101
 14415049 AES, P.O. Box 2251, Harrisburg, PA 17105-2251
 14415051 +Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
 14415054 +Citibank, P.O. Box 183056, Columbus, OH 43218-3056
 14655248 +City & School District of Pittsburgh, Goehring, Rutter & Boehm,
 c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,
 Pittsburgh, PA 15219-6101
 14688189 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14415055 +Green Sky Loans, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
 14676642 +Greensky, LLC, P.O. Box 530584, Atlanta, GA 30353-0584
 14415056 +Image First, PO Box 183043, Columbus, OH 43218-3043
 14639254 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14415060 +PNC, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
 14415061 +PNC Bank, PO Box 94982, Cleveland, OH 44101-4982
 14690466 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14660286 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14655262 +Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14415062 +Sears Card, P.O. Box 6276, Sioux Falls, SD 57117-6276

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Nov 20 2018 08:02:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 20 2018 03:06:24 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14415050 +EDI: AMEREXPR.COM Nov 20 2018 08:03:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 14662491 EDI: BECKLEE.COM Nov 20 2018 08:01:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14415052 EDI: CAPITALONE.COM Nov 20 2018 08:04:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 14665125 EDI: BL-BECKET.COM Nov 20 2018 08:06:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14690725 +E-mail/Text: kburkley@bernsteinlaw.com Nov 20 2018 03:07:15 Duquesne Light Company,
 c/o Allison L. Carr,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14808928 EDI: ECMC.COM Nov 20 2018 07:58:00 Educational Credit Management Corporation,
 PO Box 16408, St. Paul, MN 55116-0408
 14415057 +EDI: CBSKOHLS.COM Nov 20 2018 08:02:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
 14415058 +EDI: TSYS2.COM Nov 20 2018 08:03:00 Macys, PO Box 8066, Mason, OH 45040-8066
 14690815 EDI: PRA.COM Nov 20 2018 07:59:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14415059 +E-mail/Text: bhandra@pc-fcu.org Nov 20 2018 03:07:20
 Parkview Community Federal Credit Union, 2100 Eden Park Boulevard,
 McKeesport, PA 15132-7621
 14674850 EDI: Q3G.COM Nov 20 2018 08:06:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14415063 +EDI: WFFC.COM Nov 20 2018 08:02:00 Wells Fargo, PO Box 17430, Baltimore, MD 21297-1430
 14670594 EDI: WFFC.COM Nov 20 2018 08:02:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr PNC BANK, NATIONAL ASSOCIATION

District/off: 0315-2

User: amaz
Form ID: 318

Page 2 of 2
Total Noticed: 35

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aty* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr* Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
14415053* Capital One, PO Box 71083, Charlotte, NC 28272-1083

TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Lauren M. Lamb on behalf of Joint Debtor Holly L. Kuntz
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;dambrose@steidl-steinberg.com;cgoga@s
teidl-steinberg.com;lambler53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei
dl-steinberg.com
Lauren M. Lamb on behalf of Debtor Donald J. Kuntz
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;dambrose@steidl-steinberg.com;cgoga@s
teidl-steinberg.com;lambler53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei
dl-steinberg.com
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,
ncardiello@ecf.epiqsystems.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10